

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

CLARENDON NATIONAL INSURANCE

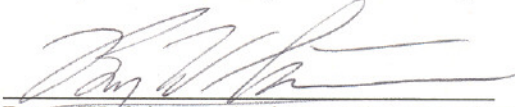
CONSENT DECREE

NOW COME the parties and agree as follows:

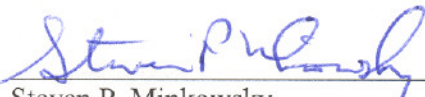
1. That Duane Mulldane alleged a June 30, 2003 work-related injury while employed at Underground Services Ins.
2. That Duane Mulldane gave notice of incapacity from work for his alleged injury on June 30, 2003.
3. That Duane Mulldane was compensated for his alleged period of incapacity on August 14, 2004.
4. That the initial payment to Duane Mulldane was made thirty-one (31) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$50.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Duane Mulldane's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Clarendon National Insurance shall be assessed a penalty of \$50.00 payable to Duane Mulldane. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

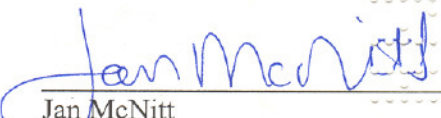
Dated: 12/2/05


Barry W. Stinson, Assistant Vice President
Workers' Compensation Claims
Clarendon National Insurance

Dated: December 8, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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WORKERS' COMPENSATION BOARD
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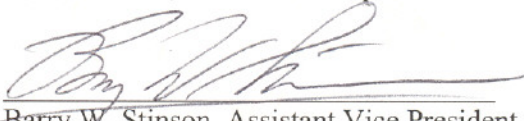
CONSENT DECREE

NOW COME the parties and agree as follows:

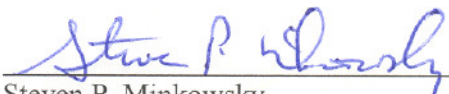
1. That Donald Nugent alleged a January 15, 2003 work-related injury while employed at Norval A. Toner.
2. That Donald Nugent gave notice of incapacity from work for his alleged injury on April 1, 2003.
3. That Donald Nugent was compensated for his alleged period of incapacity on June 9, 2005.
4. That the initial payment to Donald Nugent was made seven hundred eighty-six (786) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Donald Nugent's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Clarendon National Insurance shall be assessed a penalty of \$1,500.00 payable to ~~Duane Muldane~~ ^{Donald Nugent}. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

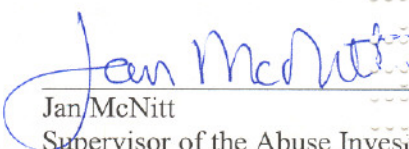
Dated: 12/2/05


Barry W. Stinson, Assistant Vice President
Workers' Compensation Claims
Clarendon National Insurance

Dated: December 8, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
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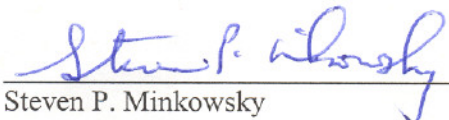
1. That Glen Averill alleged a May 1, 2003 work-related injury while employed at Richard Henry Blunsden.
2. That Glen Averill gave notice of incapacity from work for his alleged injury on May 2, 2003.
3. That Glen Averill was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Glen Averill, dated October 28, 2004, was made fifty-one (51) days after the previous indemnity payment, dated September 7, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$700.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Glen Averill's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Clarendon National Insurance shall be assessed a penalty of \$700.00 payable to Glen Averill. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

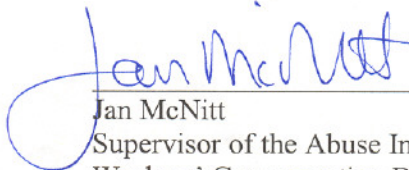
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Barry W. Stinson, Assistant Vice President
Workers' Compensation Claims
Clarendon National Insurance

Dated: December 8, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05


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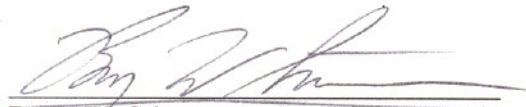
1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Not Filed
Duane Mulldane	June 30, 2003	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-4, Discontinuance or Modification of Compensation WCB-11, Statement of Compensation Paid

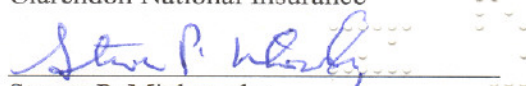
2. That the forms listed above have not been filed to date.
3. That the failure to file the foregoing forms represents six (6) separate violations of 39-A M.R.S.A. §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), Clarendon National Insurance shall be assessed a civil forfeiture of \$100.00 for each of the foregoing six (6) violations for a total penalty of \$600.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027. The outstanding forms shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

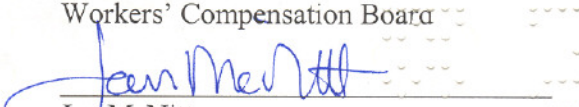
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Barry W. Stinson, Assistant Vice President
Workers' Compensation Claims
Clarendon National Insurance

Dated: December 8, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05


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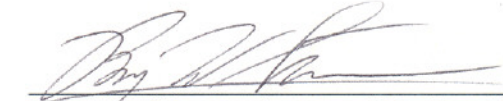
1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Filed Late
Glen Averill	May 1, 2003	WCB-1, First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
Donald Nugent	January 15, 2003	WCB-1, First Report of Occupational Injury or Disease** WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment

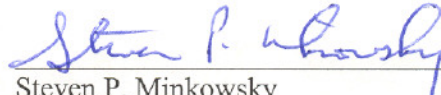
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents seven (7) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), Clarendon National Insurance shall be assessed a civil forfeiture of \$100.00 for each of the foregoing seven (7) violations for a total penalty of \$700.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

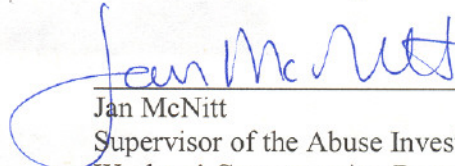
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Barry W. Stinson, Assistant Vice President
Workers' Compensation Claims
Clarendon National Insurance

Dated: December 8, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 12/14/05


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

*Dismissed per Maine Workers' Compensation Board Abuse Investigation Unit.

**The \$100.00 penalty on this violation was paid prior to audit.